

## Contents

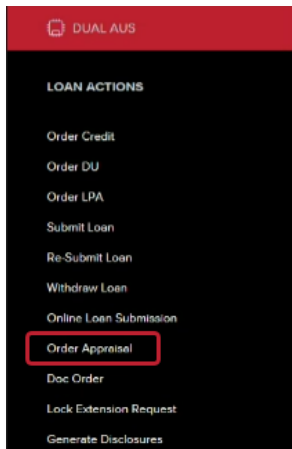
Creating the Appraisal Order .....	2
Payment Options.....	5
Send Payment Link to Borrower.....	5
Broker Payment.....	7
Internal Payment (Pay with Borrower Credit Card) .....	9
Adding Contact Person .....	11
Adding Comments.....	11
Adding Supporting Documents .....	12
Email Communication .....	12
Borrower’s Experience .....	13
Appraisal Delivery.....	13
Revision Request.....	14
Reconsideration of Value .....	15
Navigating the Reggora Interface .....	16
Appraisal Tracker .....	16
Order Details.....	17
Loan Details .....	17
eVault Documents .....	17
Team Conversation .....	18
Order Timeline.....	18
Orders .....	18
Version Control.....	19

## Creating the Appraisal Order

**Note:** Ancillary appraisal reports for NON-SUBJECT properties will NOT be ordered from our Appraisal Ordering system. For reports for departing properties or other non-subject properties, the reports may be ordered from any AMC.

### STEP 1

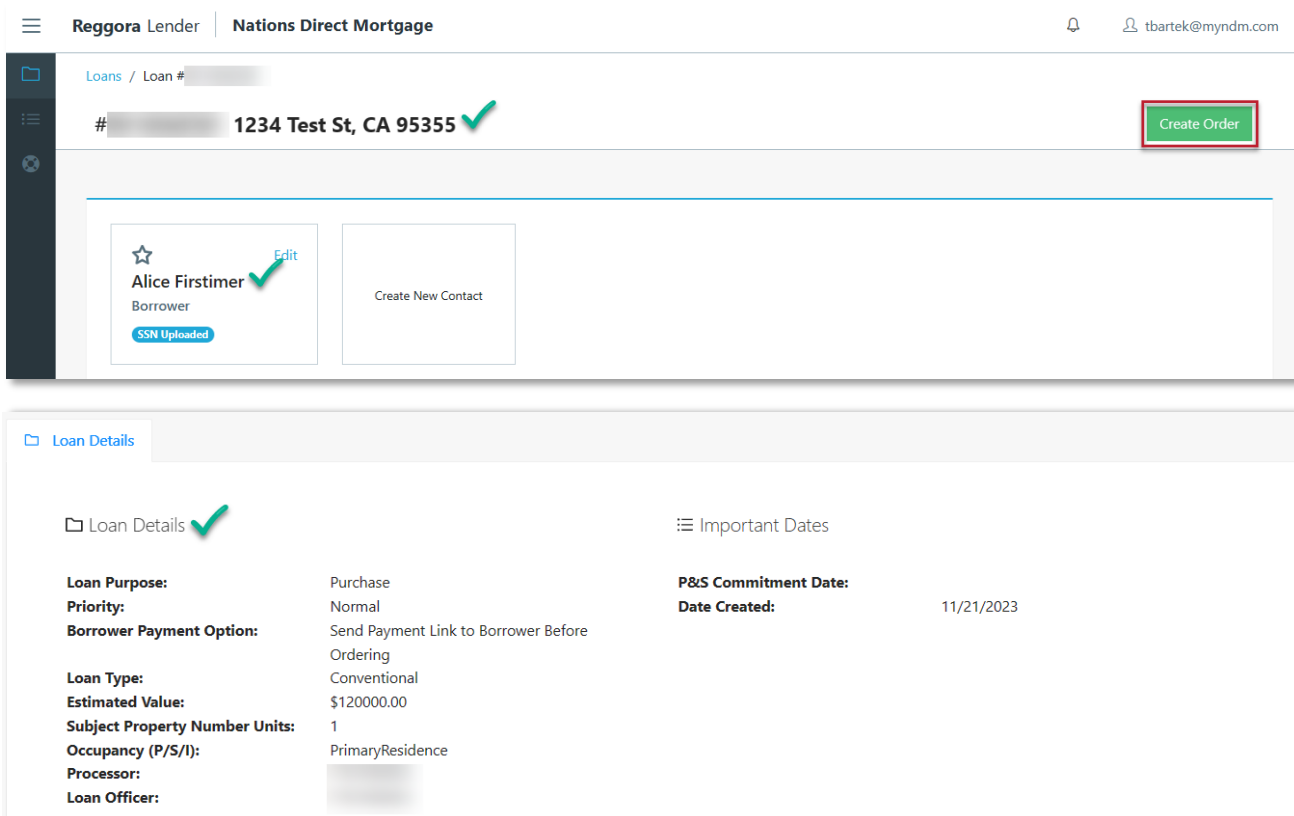
Within the loan, go to **Order Appraisal** from the sidebar menu.



### STEP 2

This will bring up the Reggora Interface.

Confirm the **Property Address** and **Borrowers Information**, then click **Create Order**.



**STEP 3**

Select a **Product** from the dropdown by clicking on the arrow button. This will expand the menu to select the type of appraisal you need.

The screenshot shows the 'New Order' form with the 'Product & Fees' tab selected. The 'Select a Product:' dropdown is open, displaying a list of appraisal products. A red arrow points to the dropdown arrow button. The total fee is \$0. The 'Borrower Payment Option' section has 'Send Payment Link to Borrower Before Ordering' selected.

If you need to request a rush, select **“Rush”** under Priority. The **Rush Fee will automatically appear** under the Additional Fees section. Then click on **Create**.

The screenshot shows the 'New Order 1234 Test St, CA 95355' form. The 'Priority' is set to 'Rush', and a 'Rush Fee' of \$100.00 is shown in the 'Additional Fees' section. The total fee is \$700. The 'Borrower Payment Option' section has 'Broker Payment' selected. A note states: 'Note: Broker accepts full responsibility for the payment.'

**STEP 4**

- a. The **fee amount will be entered automatically** based on the Universal Fee Schedule.
- b. If you need another product, such as a final inspection; it can be added by clicking "**Add Another Product**".
- c. **There are 3 Borrower Payment Options Available:**
  1. **Send Payment Link to Borrower Before Ordering** – this payment option will send a link to the borrower for them to enter their payment information in. Once complete, the order process will continue. **Please note that the borrower must have signed their Intent to Proceed prior to paying for the appraisal.**
  2. **Broker Payment** – this option is available if the Broker is paying for the appraisal. If this option is chosen, the payment must come from the broker, not the borrower.
  3. **Internal Payment\*** – this option is available if the Broker is paying for the appraisal with the borrower’s credit card. **Please note that the borrower must have signed their Intent to Proceed prior to paying for the appraisal.**

*\*The order will not be processed until payment has been made.*

**IMPORTANT: If choosing Broker Payment, you cannot use the Borrower’s Credit Card Information. If using the Borrower’s Credit Card, choose [Internal Payment](#)**

The screenshot shows the 'Edit Order' window with the following details:

- Total Fee:** \$1140
- Due Date:** 03/03/2024
- Job Allocation Mode:** Automatic
- Order Request Method:** Individually
- Priority:** Normal
- Product & Fees:**
  - Select a Product:
    - Uniform Residential Appraisal (1004) - \$765 (marked with 'a')
    - 1004D Final and Appraisal Update - \$375
  - Buttons: 'Add Another Product' (marked with 'b'), 'Add Additional Fees'
- Borrower Payment Option:**
  - Send Payment Link to Borrower Before Ordering
  - Broker Payment (marked with 'c')
  - Internal Payment
  - Note: Broker accepts full responsibility for the payment.
- Buttons: 'Cancel', 'Save'

**Next Steps:**

- Complete Payment using one of the [Payment Options](#) listed
- Add [Contact Person](#) for entry to the property
- If there are any special requirements for entry to the property such as a gate code, etc., use the [Comments](#) section to enter that information
- If the loan is a **Purchase Transaction**, the purchase contract must be uploaded within the eVault. See instructions within the [eVault Documents](#) section of this job aid

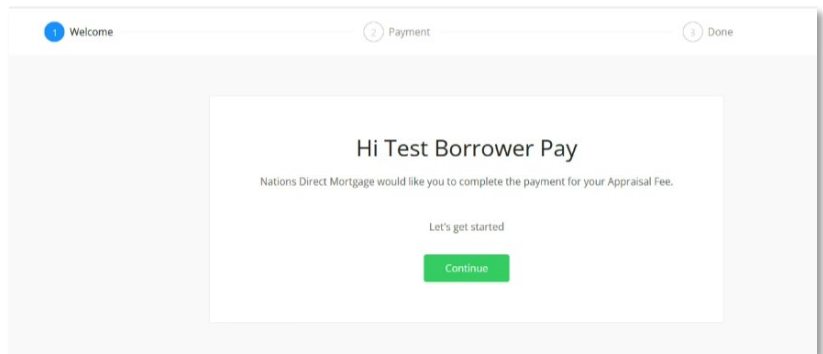
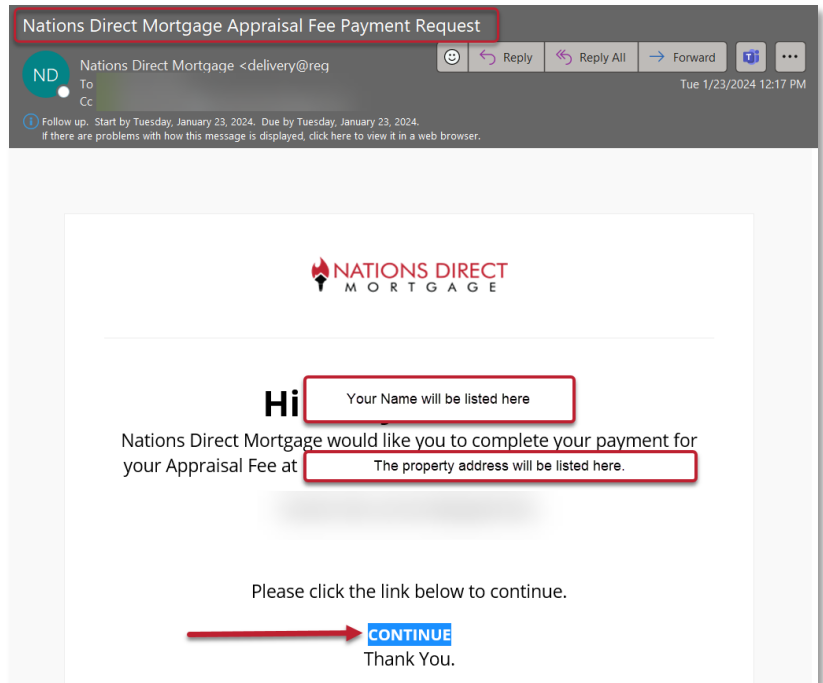
## Payment Options

### Send Payment Link to Borrower

The following steps are listed within the [Appraisal Order Job Aid for Borrowers](#).

#### STEP 1

- The borrower will receive an email from delivery@reggora.com
- The subject line of this email will be **“Nations Direct Mortgage Appraisal Fee Payment Request”**
- The borrower’s name and property address will be listed in the body of the email
- Click **Continue**
- The borrower will receive a pop up welcoming them, they will click **Continue** again



**STEP 2**

- They will land on a page that looks like this. At the top, it will list the amount due for the appraisal
- Once the information is entered, they will click on Submit Payment
- If successful, they will receive a Success notification

Your Appraisal Fee is **Amount Due for Appraisal**

All payments must be made before proceeding with the appraisal.

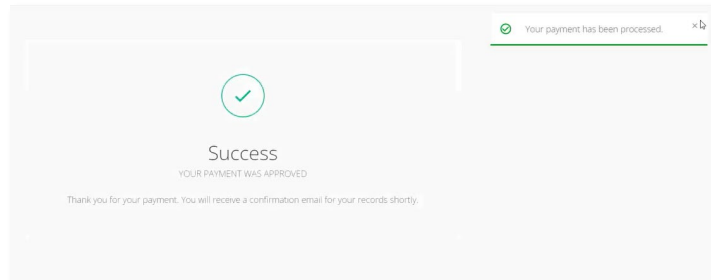
VISA, MasterCard, Discover, American Express

Cardholder First Name: \_\_\_\_\_ Cardholder Last Name: \_\_\_\_\_ Cardholder Email: \_\_\_\_\_

Card Number: 1234 1234 1234 1234 Expiration Date: MM / YY CVC: \_\_\_\_\_

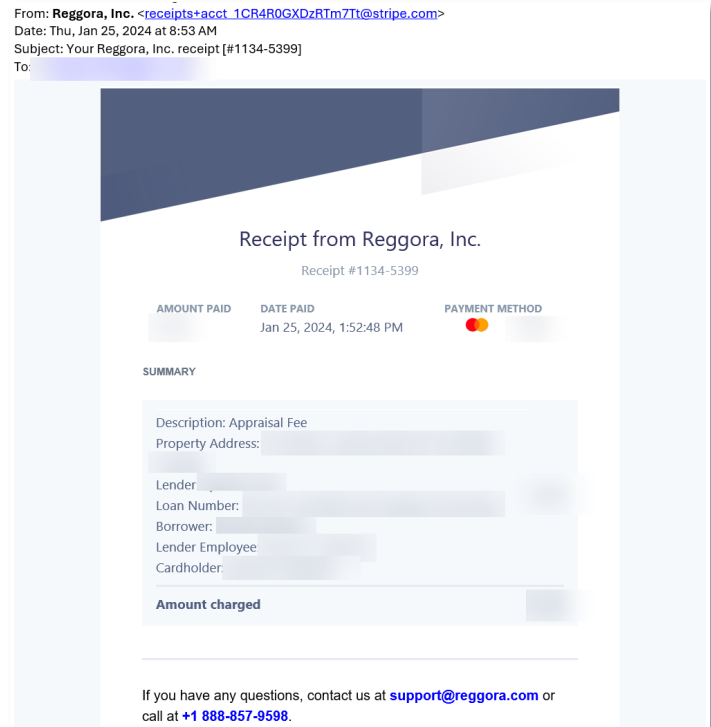
Billing Street: 123 Main St. Billing City: Boston Billing State: MA Billing Zip: 12345

**Submit Payment**



**STEP 3**

- They will receive a receipt from Reggora, Inc. via email
- Confirmation of the amount paid and a summary of the order will be provided



**Broker Payment**

**IMPORTANT: If choosing Broker Payment, it cannot be with the Borrower's Credit Card Information. If using the Borrower's Credit Card, choose [Internal Payment](#)**

**STEP 1**

Scroll down to Order Details and click on **Payment**, then click on **Create Payment**

**STEP 2**


- Confirm the Amount
- Under Payment type, select on **Pay with Credit Card**
- Under Corporate Card, select **+Use New Card**
- **Click Submit**

**STEP 3**

A new tab will appear where you can enter the credit card payment information, then select **Submit Payment**

Your Appraisal Fee is

All payments must be made before proceeding with the appraisal



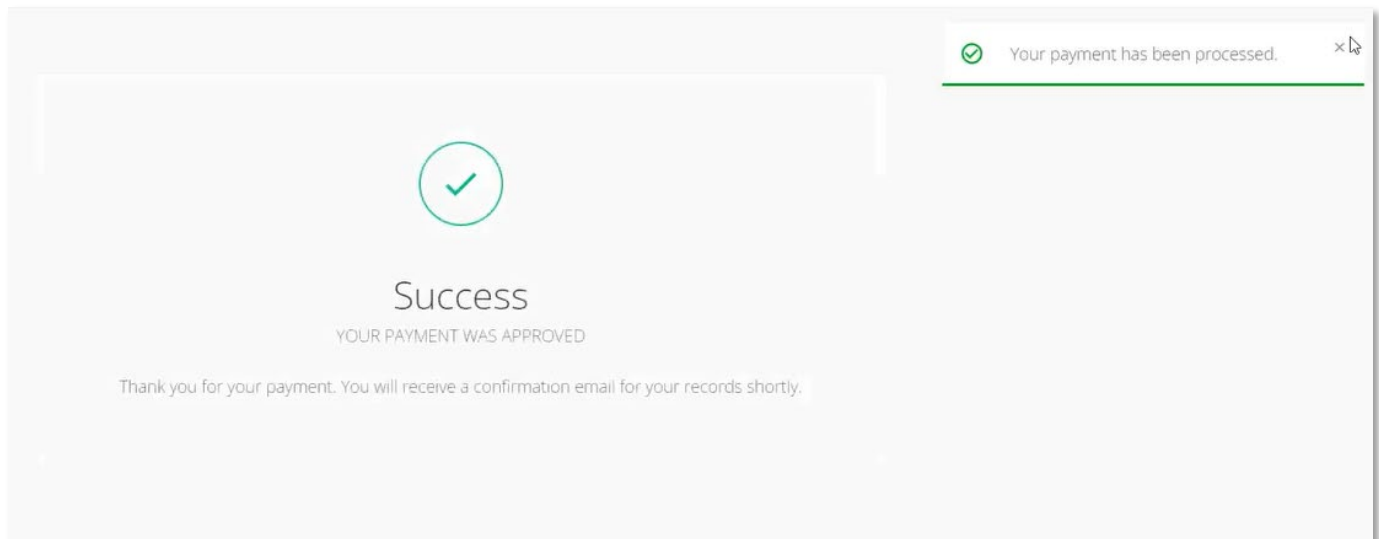
Cardholder First Name	Cardholder Last Name	Cardholder Email
<input type="text" value="John"/>	<input type="text" value="Smith"/>	<input type="text" value="email@example.com"/>

Card Number	Expiration Date	CVC
<input type="text" value="1234 1234 1234 1234"/>	<input type="text" value="MM / YY"/>	<input type="text" value="CVC"/>


Billing Street	Billing City	Billing State	Billing Zip
<input type="text" value="123 Main St."/>	<input type="text" value="Boston"/>	<input type="text" value="MA"/>	<input type="text" value="12345"/>

**STEP 4**

You will receive confirmation of payment submitted



Your payment has been processed.



**Success**  
YOUR PAYMENT WAS APPROVED

Thank you for your payment. You will receive a confirmation email for your records shortly.



### Internal Payment (Pay with Borrower Credit Card)

This option is used when the Broker is going to pay with the Borrower's Credit Card.

#### STEP 1

Scroll down to Order Details and click on **Payment**, then click on **Create Payment**

This order is pending approval. Use the buttons below to respond.

Approve Pending Order Decline Pending Order

Order Details Loan Details eVault Documents **Payment**

Total Due: **\$765.00** Total Paid: \$0.00 Total Refunded: \$0.00 Total Sent: \$0.00 [Download Payment Summary](#)

Payments Received [Create Payment](#)

Payer	Amount	Refunds	Errors	Sent	Captured	Paid	Receipt

Vendor Payouts

Vendor	Payment Type	Status	Gross Amount	Processing Fee	Net Amount	Created	Date To Be Sent

#### STEP 2

- Confirm the Amount
- Under Payment type, select on **Pay with Credit Card**
- Under Corporate Card, select **+Use New Card**
- **Click Submit**

Creating Payment

Amount: 565 ✓

Payment Type: Pay with Credit Card

Corporate Card: Select the card for payment

+ Use New Card


Cancel Submit

**STEP 3**

A new tab will appear where you can enter the credit card payment information, then select **Submit Payment**

Your Appraisal Fee is

All payments must be made before proceeding with the appraisal



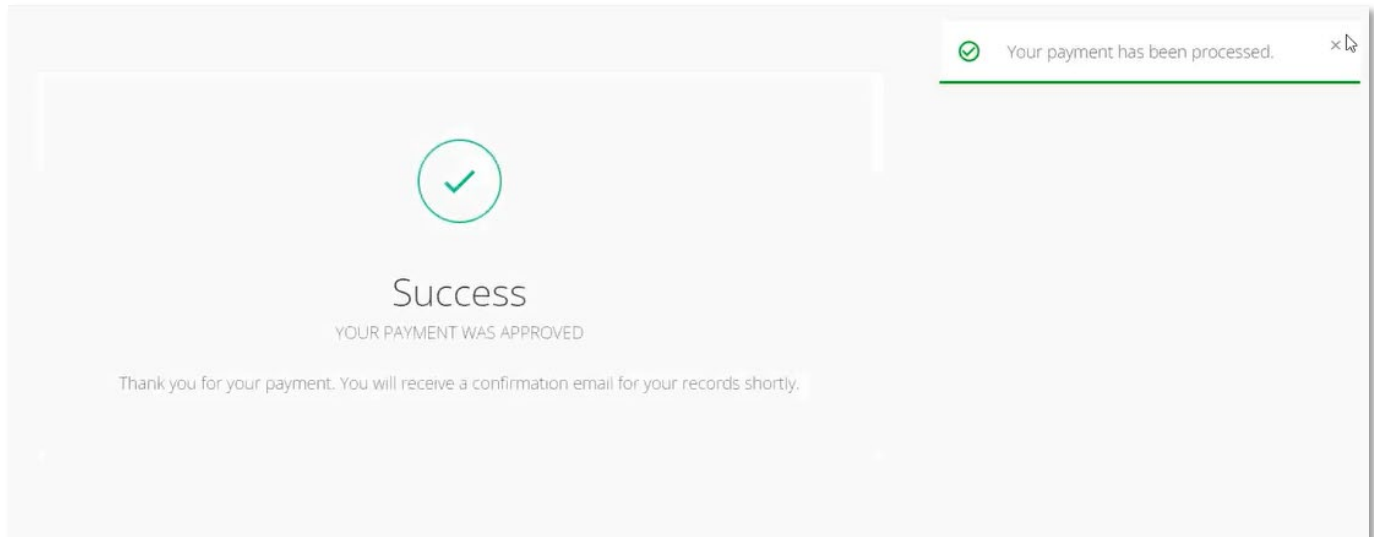
Cardholder First Name	Cardholder Last Name	Cardholder Email
<input type="text" value="John"/>	<input type="text" value="Smith"/>	<input type="text" value="email@example.com"/>

Card Number	Expiration Date	CVC
<input type="text" value="1234 1234 1234 1234"/>	<input type="text" value="MM / YY"/>	<input type="text" value="CVC"/>


Billing Street	Billing City	Billing State	Billing Zip
<input type="text" value="123 Main St."/>	<input type="text" value="Boston"/>	<input type="text" value="MA"/>	<input type="text" value="12345"/>

**STEP 4**

You will receive confirmation of payment submitted



Your payment has been processed.



**Success**  
YOUR PAYMENT WAS APPROVED

Thank you for your payment. You will receive a confirmation email for your records shortly.

## Adding Contact Person

This is the person who will provide entry to the property.

- If it is the borrower, **click on the STAR** above the Borrower's name.
- If it will be someone other than the borrower, enter their information under **"Provide New Contact"** and click **"Create"**

Please designate a primary contact to the order by selecting the star on any valid contact or providing new contact details.

**Existing Contacts**

☆  
**Alice Firstimer**  
 Borrower  
SSN Uploaded

**This is the person who will provide entry to the property.**

**If it is the borrower, click on the STAR where the Borrower is listed.**

**If it will be someone other than the borrower, enter their information under "Provide New Contact" and click "Create"**

**Provide New Contact**

First Name

Last Name

Role

Email

Work Phone

Home Phone

Cell Phone

Skip
Create

## Adding Comments

Scroll past Order Details to enter comments related to the order, this can be anything like lock box codes, gate codes, beware of dogs, etc. *\*Payment must be completed before comments can be entered*

Order Details
Loan Details
eVault Documents
Payment
Team Conversation

**Order Details**

Status:

Due Date:

Order Type:

Product Names:

Borrower Payment Option:

Order Fee:

Forms:

Branch Name:

Assigned:

Internal Notes  
Internal Notes is a place to store information on a file internally as a team. This is not shared with appraisers.

Create a new note
Add Note

Manage Message Templates

Order Timeline

AN
NI
JR

✓

Appraisal Ordered  
 Jan 30th 2024 07:41 am

✓

Payment Collected  
 Jan 30th 2024 07:42 am

You - 01/30/2024 11:29 am

Thank you for the update

Enter information here and click Send  
This will go to the our internal appraisal desk and the AMC to provide to the appraiser.

Send

Manage Message Templates

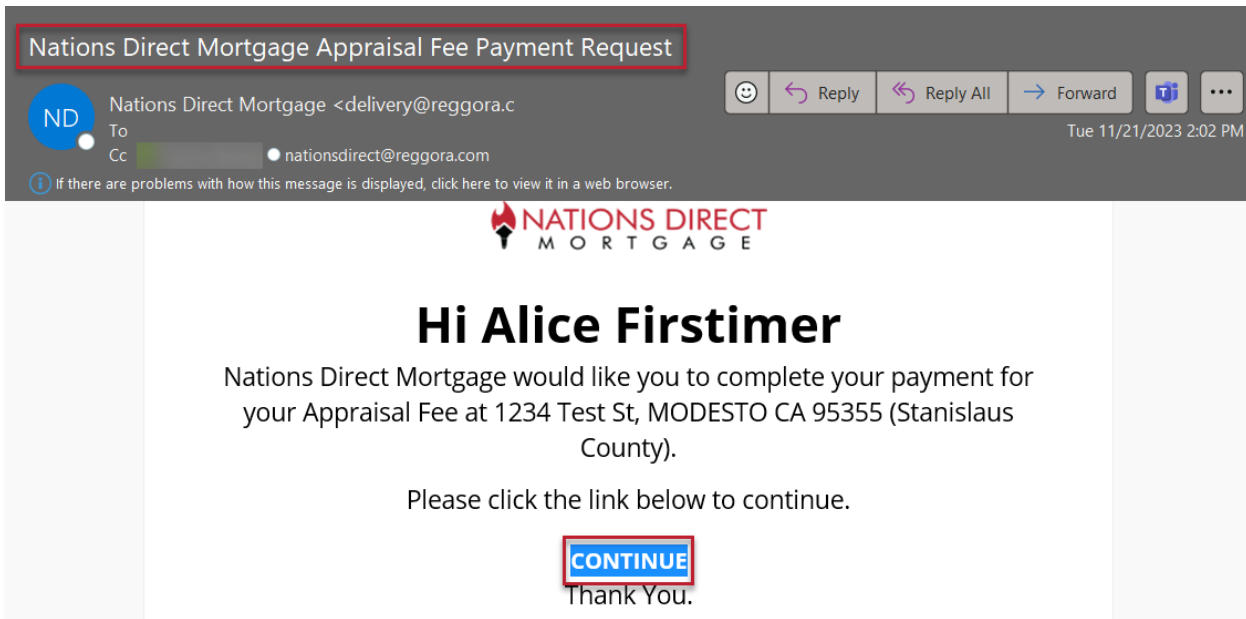
## Adding Supporting Documents

**PLEASE NOTE:** For purchase transactions, you must upload a copy of the purchase agreement in the eVault for delivery to the appraiser. See instructions within the [eVault Documents](#) of this guide.

## Email Communication

The following actions will take place after you create the order:

**The borrower** will receive a request for payment, you will be cc'd on this request.




Nations Direct Mortgage Appraisal Fee Payment Request

Nations Direct Mortgage <delivery@reggora.c  
To  
Cc  
nationsdirect@reggora.com

Tue 11/21/2023 2:02 PM

If there are problems with how this message is displayed, click here to view it in a web browser.

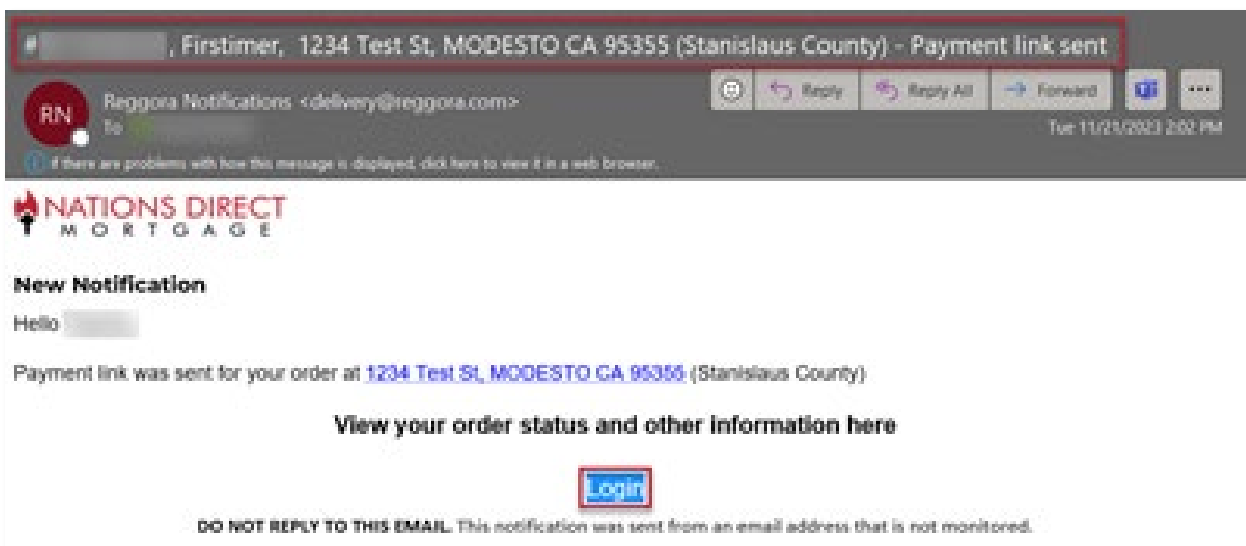
  
**Hi Alice Firstimer**

Nations Direct Mortgage would like you to complete your payment for your Appraisal Fee at 1234 Test St, MODESTO CA 95355 (Stanislaus County).

Please click the link below to continue.

[CONTINUE](#)  
Thank You.


**The Broker** will receive confirmation of the order with link to access order status and other information.



Firstimer, 1234 Test St, MODESTO CA 95355 (Stanislaus County) - Payment link sent

Reggora Notifications <delivery@reggora.com>  
To  
Tue 11/21/2023 2:02 PM

If there are problems with how this message is displayed, click here to view it in a web browser.

  
**New Notification**

Hello

Payment link was sent for your order at [1234 Test St, MODESTO CA 95355 \(Stanislaus County\)](#)

**View your order status and other information here**

[Login](#)

DO NOT REPLY TO THIS EMAIL. This notification was sent from an email address that is not monitored.

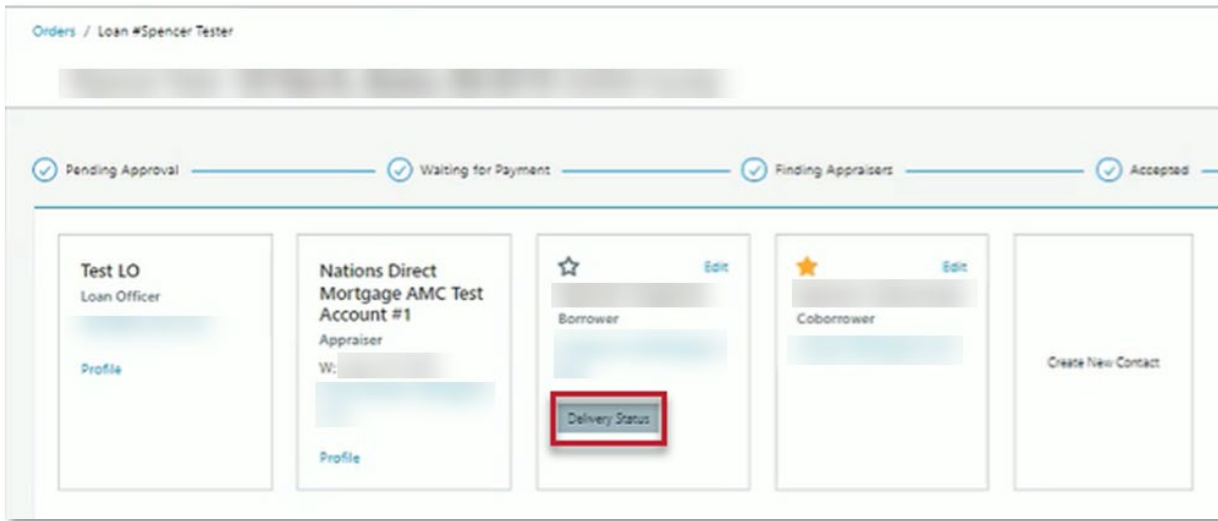
## Borrower's Experience

To assist the borrower with the borrower's experience, we have created an [Appraisal Order Job Aid for Borrowers](#). Within this job aid, we provide instructions on paying for the appraisal and appraisal delivery.

## Appraisal Delivery

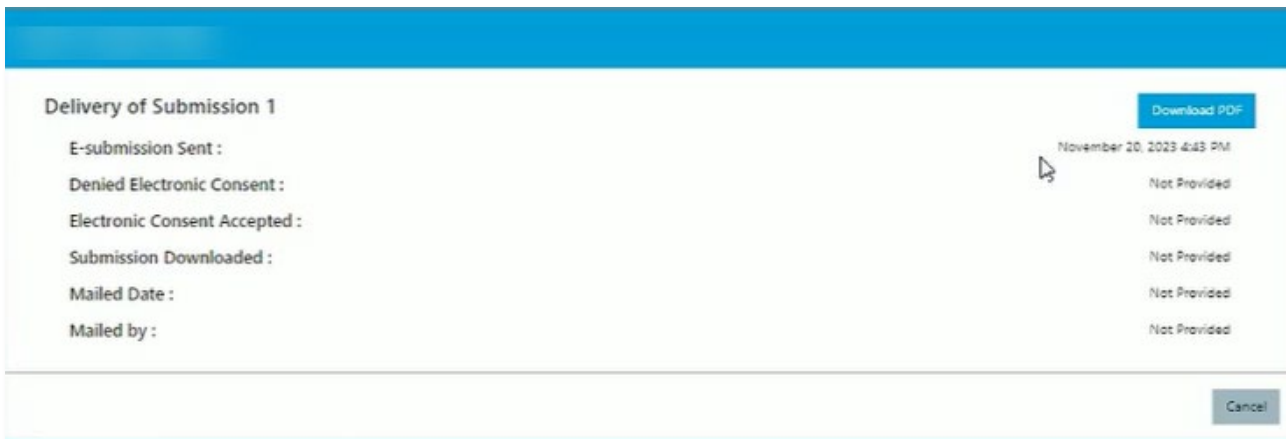
The appraisal will automatically be delivered to the borrower 24 hours after it has been received.

Once the appraisal has been delivered, a Delivery Status button will appear on the Contact Card. Once you click on it, you will see the status of the Appraisal Delivery to the Borrower.



If the borrower denies electronic consent, it will appear here, and the appraisal will need to be physically mailed to the borrower. NDM will follow current procedures in providing the appraisal to the borrower physically.

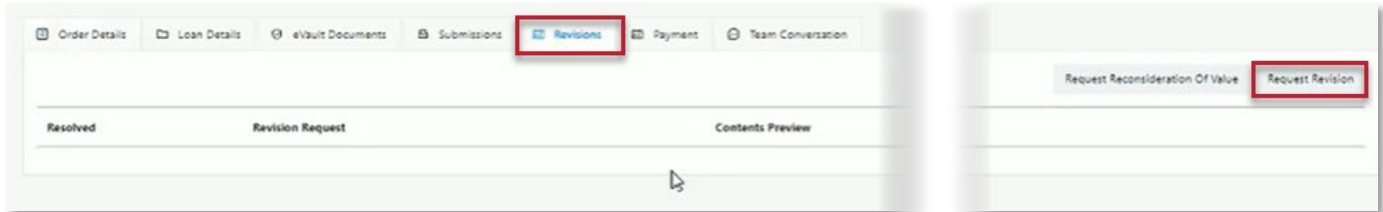
If the borrower does not download the appraisal within 72 hours of being sent, a warning will be provided to ensure we process delivery of the appraisal in a timely manner.



## Revision Request

### STEP 1

If you need to request a Revision, once the appraisal is delivered there will be a Revision Option within the Appraisal Order section. Click on **Request Revision**.



### STEP 2

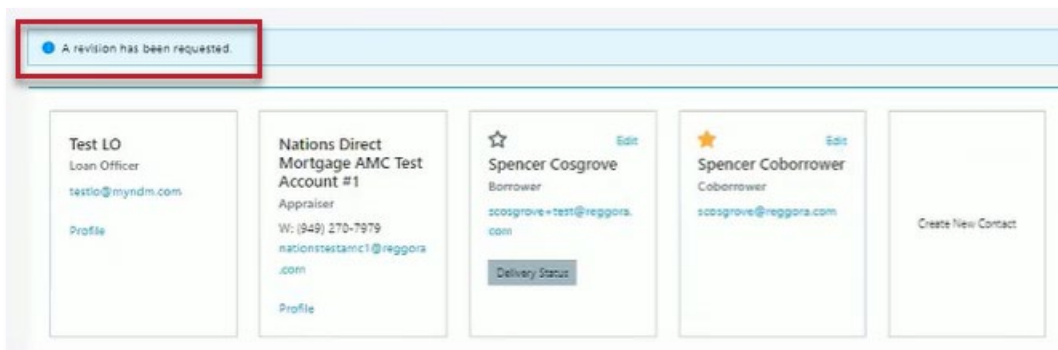
Enter the details needed for the revision.

Any revision request should be partnered with the uploaded document that explains the revision (i.e., purchase agreement addendum).

Refer to the [eVault Documents](#) section on where to upload the documents.

### STEP 3

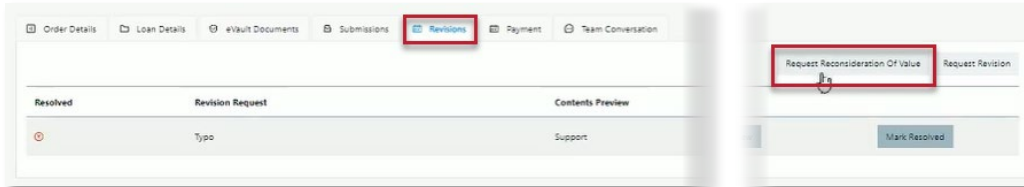
Will show Revision added to Status Bar



## Reconsideration of Value

### STEP 1

If you need to request a Reconsideration of Value, once the appraisal is delivered there will be a Revision Option within the Appraisal Order section. Click on **Reconsideration of Value**.



### STEP 2

Enter the details needed for the Reconsideration of Value, including the comps you would like to provide. There is no limit to the number of comps you can provide, but it is recommended that you provide at least 3.

**!!! PLEASE NOTE: You must ADD all of the comps BEFORE clicking on the Create button. Once you click Create, the order will be sent for review and you will no longer have access to make updates.**

## Navigating the Reggora Interface

To access Reggora, you will always log into Loan Manager, go to the loan within the Pipeline, and click on Appraisal Order.

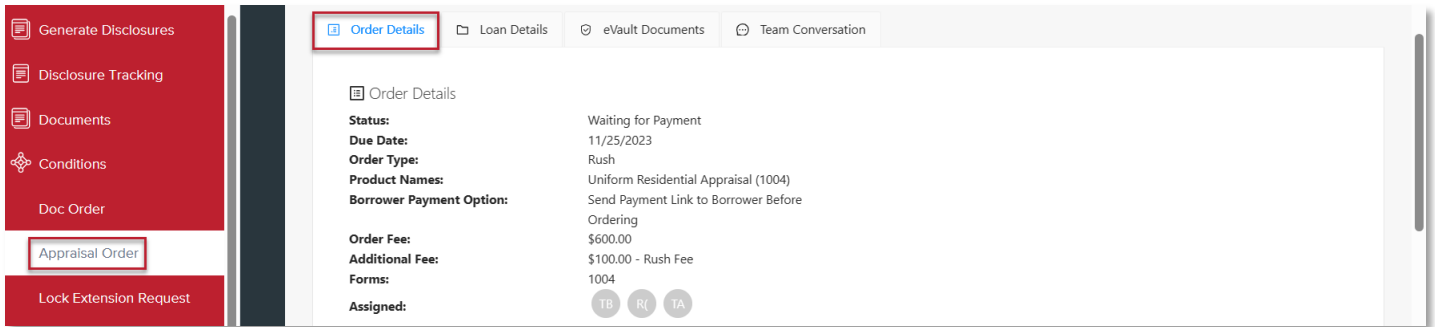
### Appraisal Tracker

- **Pending Approval:** The loan file data does not have Intent to Proceed “ITP” or FHA Case Number, if applicable. The order will not advance until the requirements have been met. Once updated within the Loan Operating System (LOS), the Reggora system will be updated accordingly.
  - **Note:** *The Broker may pay for the appraisal prior to ITP, but it must be paid by the Broker’s credit card as this information will be tracked to ensure the borrower has not incurred a fee prior to ITP.*
- **Waiting for Payment:** The order will move to Waiting for Payment once the payment link has been sent to the borrower. The order will stay in Waiting for Payment until the borrower pays.
- **Finding Appraisers:** The order has been sent to an AMC and is awaiting acceptance.
- **Accepted:** An AMC has accepted the order.
- **Inspection Scheduled:** The AMC has input the inspection date and time. *Quick Tip: On the Orders Page, hover over the Inspection Scheduled status to see the inspection date and time.*
- **Inspection Completed:** The AMC has marked the inspection as complete.
- **Under Review:** The appraisal has been uploaded and being reviewed by NDM.
- **Submitted:** The appraisal report has been uploaded by the AMC.
- **Revision Requested:** A revision has been requested but not yet complete.
- **Revision Submitted:** The requested revision has been submitted – once the revision is approved, the order status will move back to Under Review or Submitted.



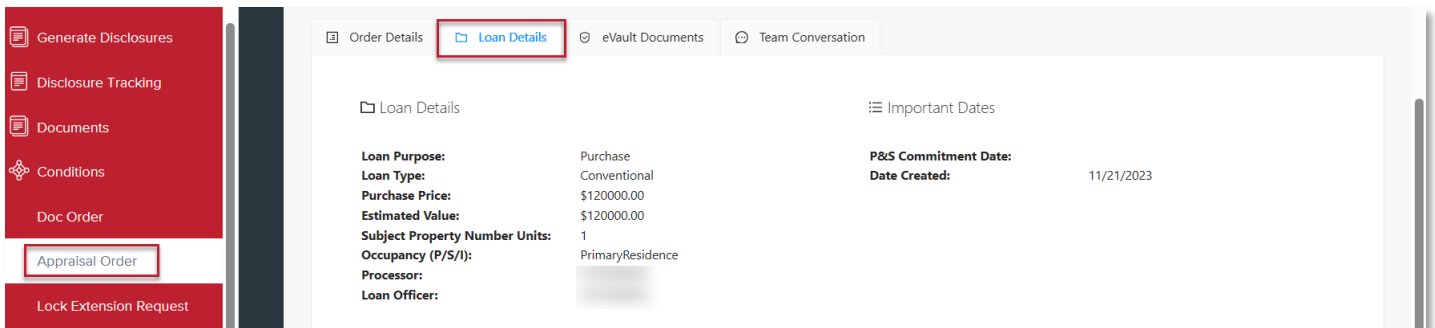
### Order Details

As you scroll down the screen within the Appraisal Order, you will find the Order Details. This will include specific information related to the order such as the Status, Due Date, if it was ordered as a Rush, what product was ordered, total fees, and the form that is expected.



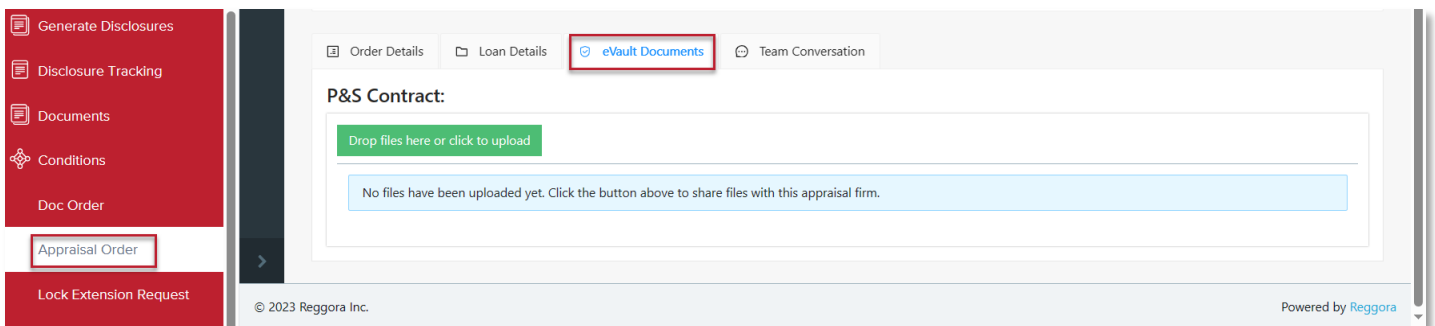
### Loan Details

The second tab is the Loan Details section which will include the Loan Purpose, Loan Type, Purchase Price, Estimated Value, Number of Units, Occupancy, Contact Name information for Processor, Loan Officer, and the date the Order was Created.



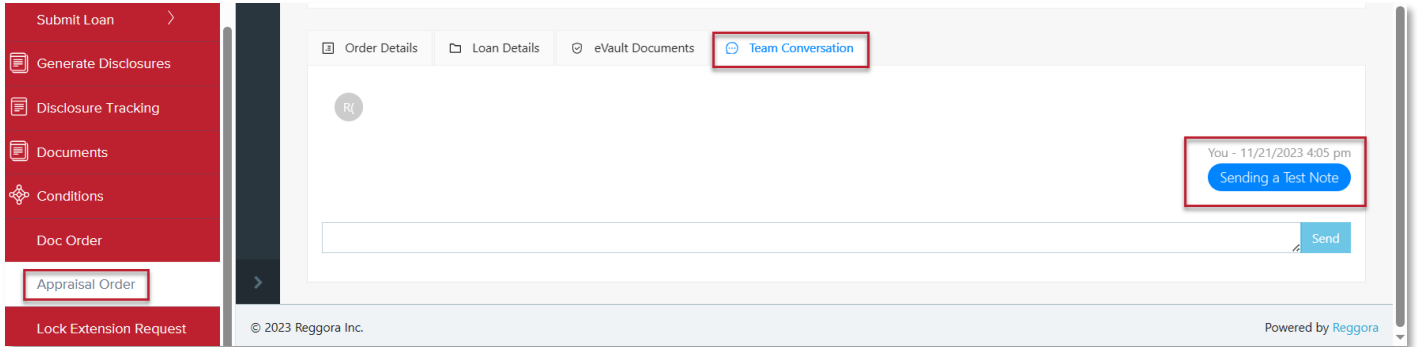
### eVault Documents

The third tab is the eVault Documents which is where you will upload the Purchase Contract and any other supporting documentation that is necessary for the appraiser to complete the appraisal.



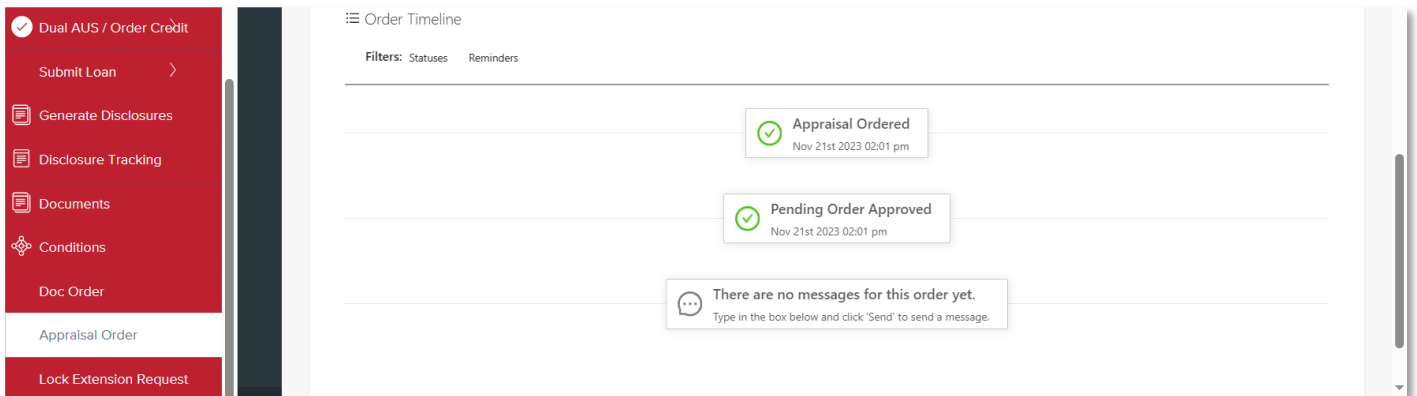
### Team Conversation

The information entered here will be available for all assigned users except the AMC. This is where you can enter information related to the appraisal that you want others to know.




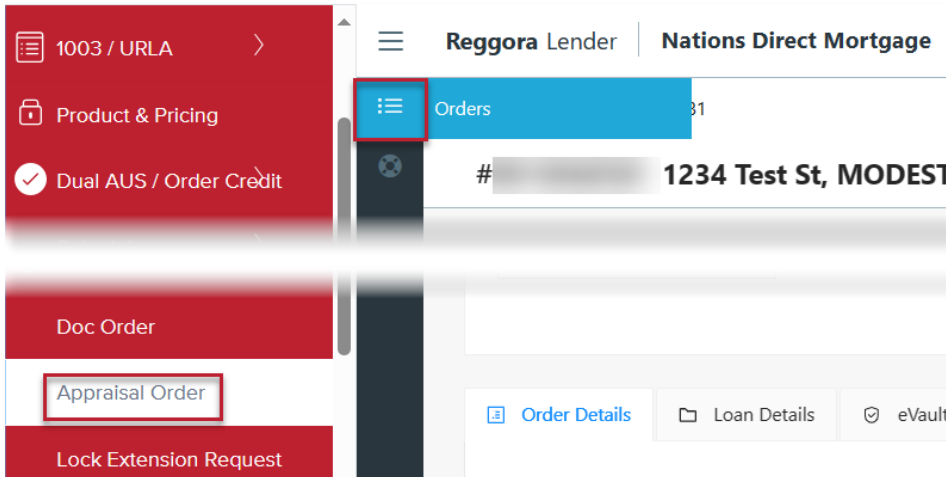
### Order Timeline

This will give a timeline of the activities that have taken place with a Date and Time Stamp.

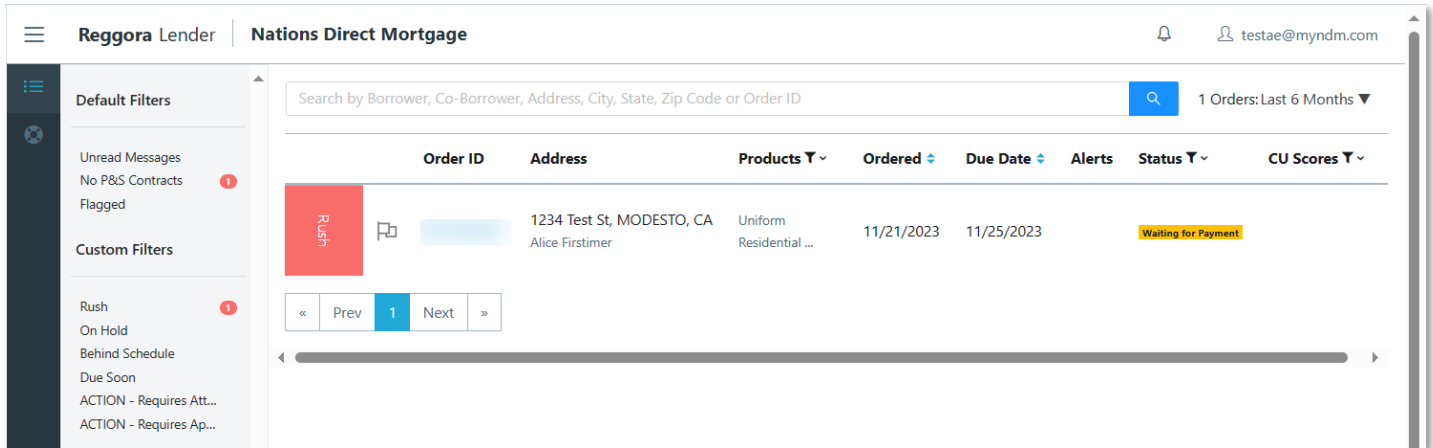


### Orders

To view all the orders in your pipeline, click on the  button in the upper left-hand side of the Reggora Interface contained within Loan Manager.



This will show a list of orders in your pipeline including when it was ordered, when it was due and the current status. In addition, there are filters on the left-hand side to help you manage the most time-sensitive information. *Please note: If you flag a loan, it will be flagged for everyone – not just you.*



The screenshot shows the 'Nations Direct Mortgage' app interface for a lender named 'Reggora'. It features a search bar at the top, a list of filters on the left (including 'Default Filters' like 'Unread Messages' and 'Flagged', and 'Custom Filters' like 'Rush' and 'On Hold'), and a table of appraisal orders. The table has columns for Order ID, Address, Products, Ordered, Due Date, Alerts, Status, and CU Scores. One order is visible with a 'Rush' status and a 'Waiting for Payment' alert.

## Version Control

Date	Version	Section Updated	Approved By
12/11/2023	1.0	Creation of Job Aid	Michael Clary
03/14/2024	2.0	<ul style="list-style-type: none"> <li>- Added Step 7 and Step 8 to <a href="#">Creating the Appraisal Order</a></li> <li>- Added <a href="#">Payment Options</a></li> <li>- Updated information within <a href="#">Borrower's Experience</a> to include link to <a href="#">Appraisal Order Job Aid for Borrowers</a></li> <li>- Added a note for <a href="#">Reconsideration of Value</a> to ensure the lender knows to add all comps before hitting the "Create" button</li> </ul>	Michael Clary
03/25/2024	3.0	Added note related to appraisal orders for departing residence under <a href="#">Creating the Appraisal Order</a>	Michael Clary